

## Employee Dishonesty

Your operation is covered theft to employee dishonesty up to a limit of \$2500.

## Additional Increase/Cost of Operation

In the event that your home must temporarily relocate due to a loss through an insured peril, the costs of the relocation are covered up to a limit of \$2,500.

## Robbery of Money or Securities

This covers robbery of currency or money of the child care operation, if left on the premises, up to a limit of \$1,000.

## Additional Contents Coverage Including Debris Removal

This will increase the basic contents coverage by another \$5,000.

## Voluntary Medical Expense

In the event that a child is injured while in your care the policy may provide some payment of medical expenses, if the parent does not have any medical coverage.

### Reminder:

For those MCCA Family Child Care members who do not have their homeowners insurance with Cox Morris you should review your current Homeowners Insurance Policy for any necessary extensions and inform your broker that you are providing child care in your home.

For more information on MCCA's  
Commercial General  
Liability Insurance

Contact  
Program Administrator  
Cox Morris Insurance Brokers  
5250 Roblin Boulevard  
Winnipeg, Manitoba R3R 0H1  
Phone: 885-7582  
Fax: 896-0421  
Email: info@coxmorris.com

Louise Dahle, Dave Morris,  
or Nancy Morris

The information contained in this pamphlet is intended as a guide only. Members should contact the Program Administrators for exact details of coverage.

If you have suggestions for this plan, MCCA's involvement in providing this service to our members, or are interested in joining the Child Care Benefits Committee, please contact MCCA for the name and number of the chairperson.

Membership in the MCCA is available to all persons interested in child care and in support of the association's objectives.

**MCCA IS WORKING FOR YOU!**

January 2008



**Manitoba  
Child Care  
Association**

and



# Family Child Care Liability Insurance Program

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## Comprehensive General Liability Insurance for In-Home Child Care Programs

MCCA offers all licensed family child care providers the opportunity to enroll in the Commercial General Liability Insurance Program (CGLI).

### What is CGLI?

CGLI provides coverage for bodily injury and property damage to a third party for which the family child care provider may be liable. In addition, associated legal costs are covered. The Community Child Care Standards Act requires a licensed family child care home to have \$2 million general liability insurance coverage, however the MCCA plan provides a limit of \$3 million.

### Payment of Premium

The annual premium for the family child care program can be paid by one annual payment or quarterly post dated cheques. The cheques are payable to Cox Morris Insurance Brokers.

## Basic Coverage

### Personal Injury

In the event the family child care provider becomes legally liable to pay damages due to false arrest, malicious prosecution or wilful detention or imprisonment or because of libel, slander or defamation of character, invasion of privacy, wrongful eviction or wrongful entry, the program is covered up to \$3 million.

### Non-Owned Automobile

This coverage provides up to \$3 million above the basic autopac coverage on rented, leased, loaned or borrowed vehicles. This coverage includes vehicles belonging to the family child care provider, employees and volunteers of family child care providers.



### Blanket Permission for Field Trips

The family child care provider is insured against liability for an unlimited number of field trips during the year.

### Incidental Malpractice

This provides coverage in the event an action is taken against the family child care provider for minor medical incidents, eg: an improperly bandaged cut becomes infected.

### Employees Included as Additional Insureds

Employees/volunteers/substitutes are covered for all legal costs and settlements in the event a suit is brought against the family child care provider, an employee, or a volunteer.

### Medical Payments

\$10,000 per person  
Maximum \$10,000 per incident

### All Contents Coverage

The BASIC POLICY offers contents coverage up to the policy limit. "Contents" refers to furniture, equipment, supplies and other contents belonging to the family child care business. This policy protects against all risks (fire, theft,

vandalism, wind, etc.) and includes replacement cost coverage. Replacement cost coverage is the cost of buying the same item at the current prices, subject to the deductible. The limit of coverage on contents can be increased for a small additional premium.

*Family child care contents is defined as any item purchased for use in the family child care facility using the family child care business funds AND are claimed on the Provincial Income Tax as a Child Care business expense.*

## Enhanced Coverage

Providers can purchase an enhancement to the policy which gives them an extra \$5,000 on contents, as well as the following items which are not covered under the basic coverage. This coverage can be added for a small additional premium.



### Business Interruption

This provides insurance against the actual loss of business income directly resulting from necessary interruption of business caused by damage or destruction by the perils to the building housing the child care program. Subject to deductible. Records will be covered up to a limit of \$5,000.

### Accounts Receivable

If your files and records are destroyed through an insured period, the labour costs of replacing the records will be covered up to a limit of \$5,000.

### Valuable Papers & Records

This will apply to the cost of replacement of valuable papers, original plans or drawings specifications or other records specifically relating to the family child care operation. If they are destroyed due to an insured peril, the limit of coverage is \$5,000. Subject to deductible.